



Order Filed on January 9, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Marie-Ann Greenberg MAG-1284 Chapter 13 Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840
IN RE: DINA CELA

Case No.: 19-31263 SLM

Hearing Date: 1/8/2020

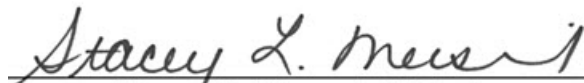
Judge: STACEY L. MEISEL

Debtor is Not Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: January 9, 2020


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Case No.: 19-31263 SLM

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 12/9/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 12/1/2019, the Debtor shall pay the Standing Trustee
the sum of \$400.00 for a period of 36 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that Debtor must complete Loan Modification by 3/30/2020 or as extended through the courts Loss Mitigation Program. If loan modification not completed case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that if the Court's Docket does not reflect that a Pre-Confirmation Certification of Compliance has been filed by the Debtor(s) by 1/30/2020, the instant case will be dismissed without further notice or hearing to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the Debtor's student loans are to be paid outside the plan; and it is further
- ORDERED, that the Debtor's attorney is allowed a fee of \$4,750.00. The unpaid balance of the allowed fee in the amount of \$3,060.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, The mortgage arrears are to be paid inside the plan pending completion of Loan Modification; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.